

民國二十三年度
中國重要銀行營業概況研究
AN ANALYSIS
OF THE ACCOUNTS OF THE
PRINCIPAL CHINESE BANKS, 1934

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例 言

- 一. 本編爲[中國重要銀行最近十年營業概況研究]之民國二十三年度續編。
- 二. 本編所載各商業銀行,以民國二十一年以前加入上海銀行公會之會員銀行爲限。
- 三. 本編數字,概以各銀行公佈之營業報告及其法定表冊爲根據。
- 四. 本編所採用之編製方法悉本原書,舉凡科目之說明及非篇幅內所許可之註釋,概不贅,祈讀者參閱原書爲要。
- 五. 本編專爲民國二十三年度而作,但爲讀者便利比較起見,特于編首冠以各行歷年資產負債總表,並于各行資產總額比較表以次,附以民國二十一年與民國二十二年數字,雖云續編,亦殊具有獨立之價值云爾。
- 六. 本編于短期內續成,錯誤之處,在所不免,尙祈閱者隨時指正。

PREFACE

1. The present pamphlet has been compiled at the request of users of "An Analysis of the Accounts of the Principal Chinese Banks, 1921-31" and the supplements for 1932 and 1933 to bring up to date the information contained in those publications.
2. With the exception of the Central Bank of China and the Joint Savings Society, the banks whose accounts are dealt with in the following pages are those which constituted the membership of the Shanghai Bankers' Association on December 31st, 1931.
3. The origin of all figures used has been either the bank's published accounts or information officially given by the bank concerned.
4. Readers are referred to the original volume for detailed notes and explanations necessary for a complete understanding of the method of presenting the data given in this pamphlet.
5. The combined assets and liabilities for the years 1921-1934 of the twenty-eight banks which were on December 31st, 1931 members of the Shanghai Bankers' Association have been included in this pamphlet, but in the tables of "Comparisons by Items of Accounts" figures for the years 1932, 1933, and 1934 only are shown.
6. The Department would like to be informed in the event of any error being found in the figures here presented.

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各 行 歷 年 資 產 總

ASSETS OF THE PRINCIPAL BAN

有 價 證 券 Investment in Securities	百分比 %	發行兌換券準備金 Reserve against Notes in Circulation	百分比 %	領用兌換券準備金 Reserve against Notes Issued for Account of other Banks	百分比 %	營業用房產器具 Bank Premises, Furniture & Fixtures, etc.	百分比 %	其 他 資 產 Other Assets
54,310,131	7.15	95,948,965	12.64	6,170,625	0.81	14,518,156	1.91	9,014,371
55,879,600	6.89	114,975,436	14.17	6,100,000	0.75	15,756,787	1.94	15,035,670
50,347,447	5.73	140,489,048	16.00	7,365,000	0.84	20,476,438	2.33	19,702,708
60,047,282	6.17	151,470,874	15.55	12,075,000	1.24	21,262,711	2.14	14,708,517
64,730,228	5.39	205,006,026	17.05	13,875,000	1.16	25,755,865	2.14	12,130,314
90,058,145	6.47	228,962,163	16.46	14,896,974	1.07	30,645,513	2.20	13,534,950
104,324,217	7.14	262,164,410	17.93	14,169,974	0.97	33,008,444	2.26	14,521,066
126,221,773	7.46	308,818,375	18.26	19,055,000	1.13	36,725,826	2.17	19,489,572
141,893,322	7.31	350,236,497	18.03	23,107,200	1.19	42,780,808	2.20	21,009,538
222,311,189	9.57	412,968,588	17.77	30,102,290	1.29	51,856,512	2.23	25,561,644
239,236,974	9.31	393,367,870	15.31	35,294,590	1.37	57,413,084	2.23	44,235,591
239,239,735	8.71	430,482,554	15.67	39,024,476	1.42	60,564,590	2.20	62,128,710
274,973,672	8.34	494,064,265	14.98	46,937,900	1.42	70,142,630	2.12	82,732,897
475,563,949	12.36	578,857,192	15.04	77,169,100	2.00	84,755,800	2.20	96,025,899

之『損』『益』數字并存，藉以保持真相。

Note: Throughout this Supplement banks whose accounts are

負 債 總 表

E PRINCIPAL BANKS, 1921-1934

發行兌換券 Notes in Circulation	百分比 %	領用兌換券 Bank Notes Issued for Account of other Banks	百分比 %	其 他 負 債 Other Liabilities	百分比 %	本 年 純 益 Net Profit for the Year	百分比 %	總 計 Total	百分比 %
45,948,965	12.64	6,802,397	0.89	8,966,788	1.18	13,254,445	1.74	759,254,117	100.00
114,975,436	14.17	7,051,115	0.87	13,645,463	1.63	12,969,522	1.60	811,608,783	100.00
140,489,048	16.00	8,029,970	0.91	18,386,626	2.09	15,507,281	1.77	878,373,513	100.00
161,470,874	15.55	14,383,025	1.48	13,617,587	1.40	14,975,236	1.54	973,855,302	100.00
205,006,026	17.05	16,800,000	1.40	11,851,152	0.99	16,889,169	1.40	1,202,157,558	100.00
228,962,163	16.46	17,563,000	1.26	12,198,277	0.88	16,914,797	1.21	1,391,029,600	100.00
232,164,410	17.93	16,566,000	1.13	13,437,836	0.92	11,442,000	0.78	1,462,098,581	100.00
308,818,375	18.26	22,040,000	1.33	17,675,861	1.05	13,530,294	0.80	1,691,454,586	100.00
350,236,497	18.03	25,797,200	1.33	17,474,018	0.90	18,967,392	0.98	1,942,105,498	100.00
412,968,588	17.77	35,651,600	1.53	12,974,993	0.56	21,591,571	0.93	2,323,837,867	100.00
493,367,870	15.31	43,771,900	1.71	21,394,202	0.83	21,035,553	0.82	2,569,606,083	100.00
430,482,554	15.67	46,597,800	1.70	40,763,906	1.48	26,286,614	0.96	2,748,173,017	100.00
494,113,124	14.99	54,367,800	1.65	55,716,322	1.69	26,811,907	0.81	3,298,709,444	100.00
578,857,192	15.04	78,431,100	2.04	66,080,914	1.72	31,248,221	0.81	3,849,090,323	100.00

民國二十三年度各行資產比較表

Comparison of Assets of the Principal Banks, 1934

庫存現金 Cash on Hand	百分比 %	各項放款 Loans, Discounts & Overdrafts	百分比 %	有價證券 Investment in Securities	百分比 %	發行兌換券 準備金 Reserve against Notes in Circulation	百分比 %	領用兌換券 準備金 Reserve against Notes Issued for Account of other Banks	百分比 %	營業用 房產器具 Bank Premises, Furniture & Fixtures, etc.	百分比 %
52,618,411	18.72	168,624,653	7.39	155,414,119	32.68	86,048,617	14.87	—	—	13,492,576	15.92
24,704,020	8.79	673,852,400	29.90	25,364,331	5.33	204,713,465	35.37	—	—	1,268,436	1.50
12,564,387	4.47	263,655,235	11.70	29,309,951	6.16	112,512,472	19.44	—	—	6,913,761	8.16
4,042,041	1.44	38,001,725	1.69	3,214,892	0.68	44,981,900	7.77	—	—	3,172,066	3.74
7,936,331	2.82	75,678,061	3.33	11,695,181	2.46	9,214,773	1.59	3,850,000	4.99	2,907,100	3.43
3,108,486	1.11	56,321,251	2.50	10,204,843	2.15	18,310,300	3.16	—	—	1,771,094	2.09
3,756,737	1.34	46,980,945	2.08	11,603,021	2.44	—	—	3,522,100	4.53	385,005	0.45
2,317,179	0.82	18,392,473	0.82	3,823,360	0.80	—	—	—	—	3,243,884	3.83
1,729,641	0.61	12,567,391	0.56	3,323,818	0.70	—	—	3,300,000	4.28	745,260	0.84
101,876	0.04	3,157,896	0.14	766,761	0.16	—	—	300,000	0.39	25	0.00
3,070,518	1.09	21,659,454	0.96	3,390,593	0.71	—	—	1,970,000	2.55	244,332	0.29
841,991	0.30	28,744,996	1.27	6,885,046	1.45	—	—	2,950,000	3.82	1,031,893	1.22
18,807,701	6.69	159,978,907	7.10	15,310,307	3.22	—	—	28,110,000	36.42	8,655,881	10.21
6,322,476	2.24	85,139,340	3.78	15,164,162	3.19	—	—	—	—	4,118,711	4.86
1,134,225	0.40	16,711,192	0.74	5,281,744	1.11	—	—	2,085,000	2.71	639,426	0.75
13,817,476	4.92	108,870,486	4.83	27,124,752	5.70	—	—	—	—	5,880,545	6.91
43,535,183	15.49	43,738,253	1.94	17,249,488	3.63	—	—	—	—	11,183,363	13.19
1,337,482	0.47	25,004,172	1.11	4,612,635	0.97	12,225,547	2.11	5,150,000	6.67	816,424	0.96
12,581,864	4.48	90,423,701	4.01	27,400,707	5.76	—	—	—	—	3,611,214	4.26
394,764	0.14	20,377,804	0.90	4,208,504	0.89	—	—	4,160,000	5.39	54,799	0.06
77,979	0.03	3,489,738	0.15	345,806	0.07	—	—	528,000	0.68	513,260	0.61
2,274,705	0.81	46,671,175	2.07	17,934,712	3.77	43,500,818	7.51	—	—	3,133,550	3.70
10,440,560	3.71	15,044,564	0.67	3,263,419	0.69	—	—	—	—	1,935,361	2.28
13,991,194	4.98	36,002,491	1.60	2,584,821	0.54	—	—	—	—	1,625,612	1.92
5,793,856	2.03	101,675,260	4.51	18,143,980	3.82	—	—	14,874,000	19.28	2,743,807	3.24
1,737,688	0.62	31,024,233	1.38	5,250,641	1.10	—	—	2,870,000	3.72	2,743,022	3.24
2,587,285	0.92	28,934,686	1.28	4,165,171	0.88	7,095,000	1.23	3,500,000	4.54	1,819,337	2.15
29,484,145	10.49	35,243,852	1.56	42,524,244	8.94	—	—	—	—	136,056	0.16
—	—	—	—	—	—	40,254,300	6.95	—	—	—	—
281,110,201	100.00	2,253,966,384	100.00	475,563,949	100.00	578,857,192	100.00	77,169,100	100.00	84,755,800	100.00

銀行，中興銀行，東亞銀行及四行儲蓄會含有
下各表做此不另註。

Note: In the case of the Bank of Canton, the Over
Banking Corporation, Bank of East Asia and
stated to include "Cash at Bankers".

民國二十三年度各行負債比較表
Comparison of Liabilities of the Principal Banks,

	實收股本 Paid-up Capital	百分比 %	公積金 及盈餘 Reserve Fund & Surplus	百分比 %	各項存款 Current Accounts & Fixed Deposits	百分比 %	匯款 Drafts Issued	百分比 %	發行兌換券 Notes in Circulation	百分比 %	領用兌換券 Bank Notes Issued for Account of other Banks	百分比 %
...	100,000,000	39.30	3,698,535	6.47	272,592,827	9.91	—	—	86,048,617	14.87	—	—
...	25,000,000	9.83	3,250,128	5.69	685,381,656	24.91	9,624,086	30.55	204,713,465	35.37	—	—
...	8,715,650	3.43	7,393,116	12.93	293,203,141	10.66	2,137,514	6.79	112,512,472	19.44	—	—
...	3,500,000	1.37	875,859	1.53	43,741,273	1.59	136,225	0.43	44,981,909	7.77	—	—
...	4,000,000	1.57	2,667,093	4.67	95,999,339	3.49	1,519,357	4.82	9,214,773	1.59	3,350,000	4.91
...	2,250,000	0.88	1,635,737	2.83	71,529,879	2.60	290,541	0.92	18,310,300	3.16	—	—
...	2,000,000	0.79	2,999,757	5.25	57,108,593	2.08	90,011	0.29	—	—	3,522,100	4.49
...	9,358,848	3.68	—	—	17,696,043	0.64	1,422,381	4.52	—	—	—	—
...	1,000,000	0.39	902,972	1.58	16,163,067	0.59	91,840	0.29	—	—	3,300,000	4.21
nk	500,000	0.20	327,223	0.57	3,102,694	0.11	—	—	—	—	300,000	0.38
...	1,000,000	0.39	1,283,219	2.25	25,745,687	0.94	1,068,783	3.39	—	—	1,970,000	2.51
...	2,000,000	0.79	81,638	0.14	36,333,942	1.32	76,203	0.24	—	—	2,950,000	3.76
...	5,000,000	1.96	7,264,957	12.71	176,543,583	6.42	13,358,195	42.40	—	—	28,110,000	35.84
...	7,500,000	2.95	5,486,989	9.60	97,256,758	3.53	—	—	—	—	—	—
...	2,000,000	0.79	722,682	1.26	20,818,217	0.76	2,590	0.01	—	—	2,085,000	2.65
...	7,000,000	2.75	3,002,420	5.25	144,859,698	5.27	—	—	—	—	—	—
...	25,000,000	9.83	212,448	0.37	88,940,574	3.23	—	—	—	—	—	—
ia	5,000,000	1.96	578,823	1.01	25,381,351	0.92	260,041	0.83	12,225,547	2.11	5,150,000	6.57
...	3,791,000	1.49	2,239,900	4.01	129,001,253	4.69	—	—	—	—	—	—
...	3,000,000	1.18	306,280	0.54	21,581,503	0.78	4,322	0.01	—	—	4,160,000	5.31
...	700,000	0.28	313,533	0.55	2,986,541	0.11	—	—	—	—	880,000	1.12
...	3,305,300	1.30	1,048,234	1.83	65,317,986	2.37	329,684	1.05	43,500,818	7.51	—	—
...	6,046,488	2.38	2,628,818	4.60	21,265,756	0.77	255,753	0.81	—	—	—	—
...	13,140,590	5.16	4,249,227	7.43	36,740,135	1.33	—	—	—	—	—	—
...	7,500,000	2.95	2,146,043	3.75	117,750,156	4.28	—	—	—	—	14,874,000	18.97
...	2,632,100	1.03	330,900	0.58	35,636,971	1.30	834,973	2.65	—	—	3,780,000	4.82
...	2,500,000	0.98	274,712	0.48	34,438,273	1.25	—	—	7,095,000	1.23	3,500,000	4.40
...	1,000,000	0.39	1,196,343	2.09	114,246,029	4.15	—	—	—	—	—	—
...	—	—	—	—	—	—	—	—	40,254,300	6.95	—	—
	254,439,976	100.00	57,167,496	100.00	2,751,362,925	100.00	31,502,499	100.00	578,857,192	100.00	78,431,100	100.00

民國二十三年度各行主要資產對資產總額百分比比較表
Comparison by Banks of Principal Assets as a Percentage of
Total Assets, 1934

行 別	Banks	資產總額 Total Assets	百分比 %	庫存現金 Cash on Hand	百分比 %	各項放款 Loans, Discounts & Overdrafts	百分比 %	有價證券 Investment in Securities	百分比 %
中 央 銀 行	Central Bank of China	478,240,246	100.00	52,618,411	11.00	166,624,653	34.84	155,414,119	32.50
中 國 銀 行	Bank of China	975,650,360	100.00	24,704,020	2.53	673,852,400	69.07	25,364,331	2.60
交 通 銀 行	Bank of Communications	424,955,856	100.00	12,564,387	2.96	263,655,285	62.04	29,309,951	6.89
中 國 通 商 銀 行	Commercial Bank of China	93,552,624	100.00	4,042,041	4.32	38,001,725	40.62	3,214,892	3.44
浙 江 興 業 銀 行	National Commercial Bank	120,706,183	100.00	7,936,331	6.57	75,678,061	62.70	11,695,181	9.69
四 明 商 業 儲 蓄 銀 行	Ningpo Commercial & Savings Bank	94,415,614	100.00	3,108,486	3.29	56,321,251	59.65	10,204,343	10.81
浙 江 實 業 銀 行	Chekiang Industrial Bank	66,247,808	100.00	3,756,737	5.67	46,980,945	70.92	11,603,021	17.51
廣 東 銀 行	Bank of Canton	28,920,720	100.00	2,317,179	8.01	18,392,473	63.60	3,623,360	13.22
江 蘇 銀 行	Kiangsu Bank	21,636,110	100.00	1,729,641	7.99	12,567,391	58.09	3,323,818	15.36
中 華 商 業 儲 蓄 銀 行	Chung Hwa Commercial & Savings Bank	4,326,558	100.00	101,876	2.35	3,157,896	72.99	766,761	17.72
聚 興 誠 銀 行	Young Brothers Banking Corporation	31,458,374	100.00	3,070,518	9.76	21,659,454	68.85	3,390,593	10.75
新 華 信 託 儲 蓄 銀 行	Sin-Hua Trust & Savings Bank	41,601,213	100.00	841,991	2.02	28,744,996	69.11	6,865,046	16.55
上 海 商 業 儲 蓄 銀 行	Shanghai Commercial & Savings Bank	231,212,796	100.00	18,807,701	8.13	159,978,907	69.19	15,310,307	6.62
鹽 業 銀 行	Yien Yieh Commercial Bank	110,779,629	100.00	6,322,476	5.71	85,139,340	76.85	15,164,102	13.69
中 孚 銀 行	Chung Foo Union Bank	25,851,587	100.00	1,134,225	4.39	16,711,192	64.64	5,231,744	20.43
金 城 銀 行	Kincheng Banking Corporation	155,693,259	100.00	13,317,476	8.67	108,870,486	69.93	27,124,752	17.42
華 僑 銀 行	Oversea Chinese Banking Corporation	117,307,155	100.00	43,535,183	37.11	43,733,253	37.29	17,249,488	14.70
中 國 農 工 銀 行	Agricultural & Industrial Bank of China	49,146,260	100.00	1,337,432	2.72	25,004,172	50.88	4,612,635	9.39
大 陸 銀 行	Continental Bank	144,849,810	100.00	12,581,864	8.69	90,423,701	62.43	27,400,707	18.92
東 萊 銀 行	Tung Lai Bank	29,195,871	100.00	394,764	1.35	20,377,804	69.80	4,208,504	14.41
永 亨 銀 行	Yung Hung Banking Corporation	4,954,783	100.00	77,979	1.57	3,489,733	70.43	345,806	6.98
中 國 實 業 銀 行	National Industrial Bank of China	113,775,028	100.00	2,274,705	2.00	46,671,175	41.02	17,934,712	15.76
東 亞 銀 行	Bank of East Asia	31,715,582	100.00	10,440,560	32.92	15,044,564	47.44	3,263,419	10.29
中 興 銀 行	China Banking Corporation	59,090,305	100.00	13,991,194	23.68	36,002,491	60.93	2,584,821	4.37
中 南 銀 行	China & South Sea Bank	143,233,903	100.00	5,793,856	4.05	101,675,260	70.99	18,146,980	12.67
國 華 銀 行	China State Bank	43,625,584	100.00	1,737,688	3.98	31,024,233	71.11	5,250,641	12.04
中 國 墾 業 銀 行	Land Bank of China	48,101,479	100.00	2,587,265	5.38	23,934,636	60.15	4,163,171	8.66
四 行 儲 蓄 會	Four Banks Joint Savings Society	118,591,326	100.00	29,484,145	24.86	35,243,852	29.72	42,524,244	35.86
四 行 準 備 庫	Four Banks Joint Treasury	40,254,300	100.00	—	—	—	—	—	—
總 計	Total	3,849,090,323	100.00	281,110,201	7.30	2,253,966,384	58.56	475,563,949	12.36

民國二十三年度各行主要負債對負債總額百分比比較表
Comparison by Banks of Liabilities to Customers as a Percentage
of Total Liabilities, 1934

行 別	Banks	負債總額 Total Liabilities	百分比 %	各項存款 Current Accounts & Fixed Deposits	百分比 %	發行兌換券 Note in Circulation	百分比 %	匯 款 Drafts Issued	百分比 %
中 央 銀 行	Central Bank of China	478,240,246	100.00	272,592,827	57.00	86,048,617	17.99	—	—
中 國 銀 行	Bank of China	975,650,360	100.00	685,381,656	70.25	204,713,465	20.98	9,624,086	0.99
交 通 銀 行	Bank of Communications	424,955,856	100.00	293,203,141	69.00	112,512,472	26.48	2,137,514	0.50
中 國 通 商 銀 行	Commercial Bank of China	93,552,624	100.00	43,741,273	46.76	44,981,900	48.08	136,225	0.15
浙 江 興 業 銀 行	National Commercial Bank	120,706,183	100.00	95,999,339	79.53	9,214,773	7.63	1,519,357	1.26
四 明 商 業 儲 蓄 銀 行	Ningpo Commercial & Savings Bank	94,415,614	100.00	71,529,879	75.76	10,310,300	19.39	290,541	0.31
浙 江 實 業 銀 行	Chekiang Industrial Bank	66,247,803	100.00	57,108,593	86.20	—	—	90,011	0.14
廣 東 銀 行	Bank of Canton	28,920,720	100.00	17,696,043	61.19	—	—	1,422,381	4.92
江 蘇 銀 行	Kiangsu Bank	21,636,110	100.00	16,163,067	74.70	—	—	91,840	0.42
中 華 商 業 儲 蓄 銀 行	Chung Hwa Commercial & Savings Bank	4,326,558	100.00	3,102,694	71.71	—	—	—	—
聚 興 誠 銀 行	Young Brothers Banking Corporation	31,458,374	100.00	25,745,687	81.84	—	—	1,068,783	3.40
新 華 信 託 儲 蓄 銀 行	Sin-Hua Trust & Savings Bank	41,601,213	100.00	36,333,942	87.34	—	—	76,203	0.18
上 海 商 業 儲 蓄 銀 行	Shanghai Commercial & Savings Bank	231,212,796	100.00	176,543,583	76.36	—	—	13,358,195	5.78
鹽 業 銀 行	Yien Yieh Commercial Bank	110,779,629	100.00	97,256,758	87.79	—	—	—	—
中 孚 銀 行	Chung Foo Union Bank	25,851,587	100.00	20,818,217	80.53	—	—	2,590	0.01
金 城 銀 行	Kincheng Banking Corporation	155,693,259	100.00	144,859,698	93.04	—	—	—	—
華 僑 銀 行	Oversea Chinese Banking Corporation	117,307,155	100.00	88,940,574	75.82	—	—	—	—
中 國 農 工 銀 行	Agricultural & Industrial Bank of China	49,146,260	100.00	25,381,351	51.64	12,225,547	24.88	260,041	0.53
大 陸 銀 行	Continental Bank	144,849,810	100.00	129,001,253	89.06	—	—	—	—
東 萊 銀 行	Tung Lai Bank	29,195,871	100.00	21,581,503	74.17	—	—	4,322	0.01
永 亨 銀 行	Yung Hung Banking Corporation	4,954,783	100.00	2,986,541	60.28	—	—	—	—
中 國 實 業 銀 行	National Industrial Bank of China	113,775,028	100.00	65,317,986	57.41	43,500,818	38.23	329,684	0.29
東 亞 銀 行	Bank of East Asia	31,715,582	100.00	21,265,756	67.05	—	—	255,753	0.81
中 興 銀 行	China Banking Corporation	59,090,305	100.00	36,740,135	62.18	—	—	—	—
中 南 銀 行	China & South Sea Bank	143,233,903	100.00	117,750,156	82.21	—	—	—	—
國 華 銀 行	China State Bank	43,625,584	100.00	35,636,971	81.69	—	—	834,973	1.91
中 國 鹽 業 銀 行	Land Bank of China	48,101,479	100.00	34,433,273	71.60	7,095,000	14.75	—	—
四 行 儲 蓄 會	Four Banks Joint Savings Society	118,591,326	100.00	114,246,029	96.34	—	—	—	—
四 行 準 備 庫	Four Banks Joint Treasury	40,254,300	100.00	—	—	40,254,300	100.00	—	—
總 計	Total	3,849,090,323	100.00	2,751,362,925	71.48	578,857,192	15.04	31,502,499	0.82

民國二十三年度各行行內負債對負債總額百分比比較表
Comparison by Banks of Capital Liabilities as a Percentage
of Total Liabilities, 1934

行 別	Banks	負債總額 Total Liabilities	百分比 %	實收股本 Paid-up Capital	百分比 %	公積金 及盈餘存 Reserve Fund & Surplus	百分比 %	本年純益 Net Profit for the Year	百分比 %
中 央 銀 行	Central Bank of China...	478,240,246	100.00	100,000,000	20.91	3,698,535	0.77	14,821,505	3.10
中 國 銀 行	Bank of China...	975,650,360	100.00	25,000,000	2.56	3,250,128	0.33	1,933,317	0.20
交 通 銀 行	Bank of Communications...	424,955,856	100.00	8,715,650	2.05	7,393,116	1.74	993,963	0.23
中 國 通 商 銀 行	Commercial Bank of China...	93,552,624	100.00	3,500,000	3.74	875,859	0.94	317,367	0.34
浙 江 興 業 銀 行	National Commercial Bank...	120,706,183	100.00	4,000,000	3.1	2,667,003	2.21	570,329	0.47
四 明 商 業 儲 蓄 銀 行	Ningpo Commercial & Savings Bank...	94,415,614	100.00	2,250,000	2.38	1,635,737	1.73	399,157	0.42
浙 江 實 業 銀 行	Chekiang Industrial Bank...	66,247,808	100.00	2,000,000	3.02	2,999,757	4.53	527,347	0.80
廣 東 銀 行	Bank of Canton...	28,920,720	100.00	9,358,848	32.36	—	—	162,190	0.56
江 蘇 銀 行	Kiangsu Bank...	21,636,110	100.00	1,000,000	4.62	902,972	4.17	178,231	0.82
中 華 商 業 儲 蓄 銀 行	Chung Hwa Commercial & Savings Bank...	4,326,558	100.00	500,000	11.56	327,223	7.57	96,641	2.23
聚 興 誠 銀 行	Young Brothers Banking Corporation...	31,458,374	100.00	1,000,000	3.18	1,283,219	4.08	385,685	1.23
新 華 信 託 儲 蓄 銀 行	Sin-Hua Trust & Savings Bank...	41,601,213	100.00	2,000,000	4.81	81,638	0.20	159,430	0.38
上 海 商 業 儲 蓄 銀 行	Shanghai Commercial & Savings Bank...	231,212,796	100.00	5,000,000	2.16	7,264,957	3.14	936,061	0.40
鹽 業 銀 行	Yien Yieh Commercial Bank...	110,779,629	100.00	7,500,000	6.77	5,486,989	4.95	535,882	0.48
中 孚 銀 行	Chung Foo Union Bank...	25,851,587	100.00	2,000,000	7.74	722,682	2.80	223,098	0.86
金 城 銀 行	Kincheng Banking Corporation...	155,693,259	100.00	7,000,000	4.50	3,002,420	1.93	831,141	0.53
華 僑 銀 行	Oversea Chinese Banking Corporation...	117,307,155	100.00	25,000,000	21.31	212,448	0.18	1,553,265	1.32
中 國 農 工 銀 行	Agricultural & Industrial Bank of China...	49,146,260	100.00	5,000,000	10.17	578,823	1.18	550,498	1.12
大 陸 銀 行	Continental Bank...	144,849,810	100.00	3,791,000	2.62	2,289,900	1.59	652,384	0.45
東 萊 銀 行	Tung Lai Bank...	29,195,871	100.00	3,000,000	10.28	306,280	1.05	143,766	0.49
永 亨 銀 行	Yung Hung Banking Corporation...	4,954,783	100.00	700,000	14.13	313,533	6.33	74,709	1.51
中 國 實 業 銀 行	National Industrial Bank of China...	113,775,028	100.00	3,305,300	2.91	1,048,234	0.92	273,006	0.24
東 亞 銀 行	Bank of East Asia...	31,715,582	100.00	6,046,488	19.06	2,628,818	8.29	487,089	1.54
中 興 銀 行	China Banking Corporation...	59,090,305	100.00	13,140,590	22.24	4,249,227	7.19	625,368	1.06
中 南 銀 行	China & South Sea Bank...	143,233,903	100.00	7,500,000	5.24	2,146,043	1.50	963,704	0.67
國 華 銀 行	China State Bank...	43,625,584	100.00	2,632,100	6.03	330,900	0.76	410,640	0.94
中 國 墾 業 銀 行	Land Bank of China...	48,101,479	100.00	2,500,000	5.20	274,712	0.57	293,494	0.61
四 行 儲 蓄 會	Four Banks Joint Savings Society...	118,591,326	100.00	1,000,000	0.84	1,196,343	1.01	2,148,954	1.81
四 行 準 備 庫	Four Banks Joint Treasury...	40,251,300	100.00	—	—	—	—	—	—
總 計	Total	3,849,090,323	100.00	254,439,976	6.61	57,167,496	1.49	31,248,221	0.81

民國二十三年度各行庫存與儲蓄對存款總額百分比比較表
Comparison by Banks of Cash on Hand and Savings Deposits as a Percentage of Total Deposits, 1934

行 別	Banks	存款總額 Total Deposits	百分比 %	儲蓄存款 Savings Deposits	百分比 %	庫存現金 Cash on Hand	百分比 %
中 央 銀 行	Central Bank of China	272,592,827	100.00	—	—	52,618,411	19.30
中 國 銀 行	Bank of China	685,381,656	100.00	—	—	24,704,020	3.60
交 通 銀 行	Bank of Communications	293,203,141	100.00	31,117,592	10.61	12,564,387	4.29
中 國 通 商 銀 行	Commercial Bank of China	43,741,273	100.00	9,113,122	20.83	4,042,041	9.24
浙 江 興 業 銀 行	National Commercial Bank	95,999,339	100.00	16,512,972	17.20	7,936,331	8.27
四 明 商 業 儲 蓄 銀 行	Ningpo Commercial & Savings Bank	71,529,879	100.00	24,287,727	33.95	3,108,466	4.35
浙 江 實 業 銀 行	Chekiang Industrial Bank	57,108,593	100.00	12,949,802	22.68	3,756,737	6.58
廣 東 銀 行	Bank of Canton	17,696,043	100.00	—	—	2,317,179	13.09
江 蘇 銀 行	Kiangsu Bank	16,163,067	100.00	4,460,841	27.60	1,729,641	10.70
中 華 商 業 儲 蓄 銀 行	Chung Hwa Commercial & Savings Bank	3,102,694	100.00	708,393	22.83	101,876	3.28
聚 興 誠 銀 行	Young Brothers Banking Corporation	25,745,687	100.00	7,331,871	28.48	3,070,518	11.93
新 華 信 託 儲 蓄 銀 行	Sin-Hua Trust & Savings Bank	36,333,942	100.00	6,610,797	18.19	841,991	2.32
上 海 商 業 儲 蓄 銀 行	Shanghai Commercial & Savings Bank	176,543,583	100.00	39,564,848	22.41	18,807,701	10.65
鹽 業 銀 行	Yien Yieh Commercial Bank	97,256,758	100.00	12,214,636	12.56	6,322,476	6.50
中 孚 銀 行	Chung Foo Union Bank	20,318,217	100.00	2,781,801	13.36	1,134,225	5.45
金 城 銀 行	Kincheng Banking Corporation	144,859,698	100.00	45,647,222	31.51	13,817,476	9.54
華 僑 銀 行	Oversea Chinese Banking Corporation	88,940,574	100.00	—	—	43,535,183	48.95
中 國 農 工 銀 行	Agricultural & Industrial Bank of China	25,331,351	100.00	2,379,933	9.38	1,337,482	5.27
大 陸 銀 行	Continental Bank	129,001,253	100.00	18,636,101	14.49	12,581,864	9.75
東 萊 銀 行	Tung Lai Bank	21,581,503	100.00	1,595,796	7.39	394,784	1.83
永 亨 銀 行	Yung Hung Banking Corporation	2,986,541	100.00	—	—	77,979	2.61
中 國 實 業 銀 行	National Industrial Bank of China	65,317,986	100.00	9,000,085	13.78	2,374,705	3.49
東 亞 銀 行	Bank of East Asia	21,265,756	100.00	356,321	1.68	10,440,560	49.10
中 興 銀 行	China Banking Corporation	36,740,135	100.00	—	—	13,991,194	38.08
中 南 銀 行	China & South Sea Bank	117,750,156	100.00	16,919,328	14.36	5,793,856	4.92
國 華 銀 行	China State Bank	35,636,971	100.00	6,354,978	17.83	1,737,688	4.88
中 國 農 業 銀 行	Land Bank of China	34,438,273	100.00	4,329,918	12.57	2,587,285	7.51
四 行 儲 蓄 會	Four Banks Joint Savings Society	114,246,029	100.00	114,246,029	100.00	29,434,145	25.81
總 計	Total	2,751,362,925	100.00	387,161,113	14.07	281,110,201	10.17

民國二十三年度各行實收股本及公積金對存款總額百分比比較表
Comparison by Banks of Paid-up Capital & Reserves as a Percentage of Total Deposits, 1934

行 別	Banks	存款總額 Total Deposits	百分比 %	實收股本及公積金 Paid-up Capital & Reserves	百分比 %
中 央 銀 行	Central Bank of China	272,592,827	100.00	103,698,535	33.04
中 國 銀 行	Bank of China	685,331,656	100.00	28,250,128	4.12
交 通 銀 行	Bank of Communications	293,203,141	100.00	16,108,766	5.49
中 國 通 商 銀 行	Commercial Bank of China	43,741,273	100.00	4,375,859	10.00
浙 江 興 業 銀 行	National Commercial Bank	95,999,339	100.00	6,647,003	6.95
四 明 商 業 儲 蓄 銀 行	Ningpo Commercial & Savings Bank	71,529,879	100.00	3,385,737	5.43
浙 江 實 業 銀 行	Chekiang Industrial Bank	57,108,593	100.00	4,999,757	8.75
廣 東 銀 行	Bank of Canton	17,696,043	100.00	9,358,848	52.89
江 蘇 銀 行	Kiangsu Bank	16,163,067	100.00	1,902,972	11.77
中 華 商 業 儲 蓄 銀 行	Chung Hwa Commercial & Savings Bank	3,102,694	100.00	827,223	26.66
聚 興 誠 銀 行	Yoting Brothers Banking Corporation	25,745,637	100.00	2,283,219	8.87
新 華 信 託 儲 蓄 銀 行	Sin-Hua Trust & Savings Bank	36,333,942	100.00	2,031,633	5.73
上 海 商 業 儲 蓄 銀 行	Shanghai Commercial & Savings Bank	176,543,583	100.00	12,234,957	6.95
鹽 業 銀 行	Yien Yieh Commercial Bank	97,256,758	100.00	12,946,989	13.35
中 孚 銀 行	Chung Foo Union Bank	20,818,217	100.00	2,722,682	13.08
金 城 銀 行	Kincheng Banking Corporation	144,859,693	100.00	10,062,420	6.90
華 僑 銀 行	Oversea Chinese Banking Corporation	88,940,574	100.00	25,212,443	23.35
中 國 農 工 銀 行	Agricultural & Industrial Bank of China	25,331,351	100.00	5,573,823	21.98
大 陸 銀 行	Continental Bank	129,001,253	100.00	6,080,900	4.71
東 萊 銀 行	Tung Lai Bank	21,581,503	100.00	3,346,230	15.32
永 亨 銀 行	Yung Hung Banking Corporation	2,936,541	100.00	1,013,533	33.94
中 國 實 業 銀 行	National Industrial Bank of China	65,317,936	100.00	4,353,534	6.67
東 亞 銀 行	Bank of East Asia	21,265,756	100.00	8,679,306	40.80
中 興 銀 行	China Banking Corporation	36,740,135	100.00	17,389,817	47.33
中 南 銀 行	China & South Sea Bank	117,750,156	100.00	9,646,043	8.19
國 華 銀 行	China State Bank	35,636,971	100.00	2,963,000	8.31
中 國 農 業 銀 行	Land Bank of China	34,438,273	100.00	2,774,712	8.06
四 行 儲 蓄 會	Four Banks Joint Savings Society	114,246,029	100.00	2,196,343	1.92
總 計	Total	2,751,362,925	100.00	311,607,472	11.33

民國二十三年度各行損益百分比比較表
Comparison by Banks of Net Profit & Total Expenditure as a Percentage of Total Income, 1934

行 別 Banks	本年總支出 Total Expenditure	百分比 %	本年純益 Net Profit	百分比 %	本年總益 Total Income	百分比 %
中 央 銀 行 Central Bank of China...	4,722,253	24.16	14,821,505	75.84	19,543,758	100.00
中 國 銀 行 Bank of China...	8,796,898	81.98	1,933,317	18.02	10,730,215	100.00
交 通 銀 行 Bank of Communications...	4,572,780	82.14	993,963	17.86	5,566,743	100.00
中 國 通 商 銀 行 Commercial Bank of China...	925,550	74.47	317,367	25.53	1,242,917	100.00
浙 江 興 業 銀 行 National Commercial Bank..	1,650,616	74.32	570,329	25.68	2,220,945	100.00
四 明 商 業 儲 蓄 銀 行 Ningpo Commercial & Savings Bank	1,366,329	77.39	399,157	22.61	1,765,486	100.00
浙 江 實 業 銀 行 Chekiang Industrial Bank ...	1,342,099	71.79	527,347	28.21	1,869,446	100.00
廣 東 銀 行 Bank of Canton ...	—	—	162,190	100.00	162,190	100.00
江 蘇 銀 行 Kiangsu Bank ...	409,681	69.6	178,231	30.32	587,912	100.00
中 華 商 業 儲 蓄 銀 行 Chung Hwa Commercial & Savings Bank	265,284	73.30	96,641	26.70	361,925	100.00
聚 興 誠 銀 行 Young Brothers Banking Corporation	570,552	59.67	385,685	40.33	956,237	100.00
新 華 信 託 儲 蓄 銀 行 Sin-Hua Trust & Savings Bank ...	412,096	72.10	159,430	27.90	571,526	100.00
上 海 商 業 儲 蓄 銀 行 Shanghai Commercial & Savings Bank	5,708,038	85.91	936,061	14.09	6,644,099	100.00
鹽 業 銀 行 Yien Yieh Commercial Bank ...	850,410	61.34	535,882	38.66	1,386,292	100.00
中 孚 銀 行 Chung Foo Union Bank ...	646,084	74.33	223,098	25.67	869,182	100.00
金 城 銀 行 Kincheng Banking Corporation...	1,169,268	58.45	831,141	41.55	2,000,409	100.00
華 僑 銀 行 Oversea Chinese Banking Corporation	—	—	1,553,265	100.00	1,553,265	100.00
中 國 農 工 銀 行 Agricultural & Industrial Bank of China	713,586	56.45	550,498	43.55	1,264,084	100.00
大 陸 銀 行 Continental Bank ...	1,319,767	66.92	652,334	33.08	1,972,151	100.00
東 萊 銀 行 Tung Lai Bank ...	338,876	70.21	143,766	29.79	482,642	100.00
永 亨 銀 行 Yung Hung Banking Corporation ...	84,343	53.03	74,709	46.97	159,052	100.00
中 國 實 業 銀 行 National Industrial Bank of China ...	1,981,595	87.89	273,006	12.11	2,254,601	100.00
東 亞 銀 行 Bank of East Asia ...	442,152	47.59	487,089	52.41	929,241	100.00
中 興 銀 行 China Banking Corporation ...	—	—	625,368	100.00	625,368	100.00
中 南 銀 行 China & South Sea Bank ...	1,047,692	52.09	963,704	47.91	2,011,396	100.00
國 華 銀 行 China State Bank ...	558,939	57.65	410,640	42.35	969,579	100.00
中 國 墾 業 銀 行 Land Bank of China ...	595,818	67.00	293,494	33.00	889,312	100.00
四 行 儲 蓄 會 Four Banks Joint Savings Society ...	344,849	13.83	2,148,954	86.17	2,493,843	100.00
總 計 Total	40,835,595	56.65	31,248,221	43.35	72,083,816	100.00

民國二十三年度各行純益對實收股本百分比比較表
Comparison by Banks of Net Profit as a Percentage of
Paid-up Capital, 1934

行 別 Banks	實收股本 Paid-up Capital	百 分 比 %	本年純益 Net Profit for the Year	百 分 比 %
中 央 銀 行 Central Bank of China	100,000,000	100.00	14,821,505	14.82
中 國 銀 行 Bank of China	25,000,000	100.00	1,933,317	7.73
交 通 銀 行 Bank of Communications	8,715,650	100.00	993,963	11.40
中 國 通 商 銀 行 Commercial Bank of China	3,500,000	100.00	317,367	9.07
浙 江 興 業 銀 行 National Commercial Bank	4,000,000	100.00	570,329	14.26
四 明 商 業 儲 蓄 銀 行 Ningpo Commercial & Savings Bank	2,250,000	100.00	399,157	17.74
浙 江 實 業 銀 行 Chekiang Industrial Bank	2,000,000	100.00	527,347	26.37
廣 東 銀 行 Bank of Canton	9,358,848	100.00	162,190	1.73
江 蘇 銀 行 Kiangsu Bank	1,000,000	100.00	178,231	17.82
中 華 商 業 儲 蓄 銀 行 Chung Hwa Commercial & Savings Bank	500,000	100.00	96,641	19.33
聚 興 誠 銀 行 Young Brothers Banking Corporation	1,000,000	100.00	385,685	38.57
新 華 信 託 儲 蓄 銀 行 Sin-Hua Trust & Savings Bank	2,000,000	100.00	159,430	7.97
上 海 商 業 儲 蓄 銀 行 Shanghai Commercial & Savings Bank	5,000,000	100.00	936,061	18.72
鹽 業 銀 行 Yien Yieh Commercial Bank	7,500,000	100.00	565,882	7.15
中 孚 銀 行 Chung Foo Union Bank	2,000,000	100.00	223,098	11.15
金 城 銀 行 Kincheng Banking Corporation	7,000,000	100.00	831,141	11.87
華 僑 銀 行 Oversea Chinese Banking Corporation	25,000,000	100.00	1,533,265	6.21
中 國 農 工 銀 行 Agricultural & Industrial Bank of China	5,000,000	100.00	550,498	11.01
大 陸 銀 行 Continental Bank	3,791,000	100.00	652,384	17.21
東 萊 銀 行 Tung Lai Bank	3,000,000	100.00	143,766	4.79
永 亨 銀 行 Yung Hung Banking Corporation	700,000	100.00	74,709	10.67
中 國 實 業 銀 行 National Industrial Bank of China	3,395,360	100.00	273,906	8.26
東 亞 銀 行 Bank of East Asia	6,946,488	100.00	487,089	8.06
中 興 銀 行 China Banking Corporation	13,140,590	100.00	625,368	4.76
中 南 海 銀 行 China & South Sea Bank	7,500,000	100.00	933,704	12.85
國 華 銀 行 China State Bank	2,632,100	100.00	410,640	15.22
中 國 墾 業 銀 行 Land Bank of China	2,500,000	100.00	293,494	11.74
四 行 儲 蓄 會 Four Banks Joint Savings Society	1,000,000	100.00	2,148,954	214.90
總 計 Total	254,439,976	100.00	31,248,271	12.28